

## CLAIMS

What is claimed is:

1           1.     A method for effecting user payment for a purchase by means of a  
2     mobile station of the user in a telecommunication system that includes a telephone network to  
3     which the mobile station is connected via a wireless communication link, a network application  
4     connected to the telephone network and a mobile station application, comprising the steps of:  
5                 generating in the network application a user profile from modes of  
6     payment employed by the user;  
7                 generating by means of the network application, when the mobile station  
8     user is to make a purchase payment, a mode of payment message based on the user profile for  
9     transmission to the mobile station;  
10                presenting, on the mobile station, user-selectable payment alternatives;  
11     and  
12                generating a response message based on user input in response to the  
13     presented payment alternatives and sending the response message to the network application.

1           2.     A method in accordance with claim 1, wherein the user-selectable  
2     payment alternatives presented on the mobile station are defined in the mode of payment  
3     message.

1                   3.     A method in accordance with claim 1, further comprising the step of  
2     defining, for inclusion in the mode of payment method, a control code for identifying the  
3     network application.

1                   4.     A method in accordance with claim 1, further comprising the step of  
2     processing the response message at the network application in accordance with the user profile  
3     information.

1                   5.     A method in accordance with claim 1, further comprising the step of  
2     requesting, by the network application, additional information from the mobile station by  
3     means of which a payment is to be effected.

1                   6.     A method in accordance with claim 1, further comprising the step of  
2     activating, by the network application, a new payment program in response to receipt by the  
3     network application of the response message from the mobile station.

1                   7.     A system for effecting user payment for a purchase by means of a mobile  
2     station of the user in a telecommunication system that includes a telephone network to which  
3     the mobile station is connected via a wireless communication link, said system comprising:  
4                         a network application connected to the telephone network and comprising  
5     means for generating a user profile from modes of payment employed by the user and means  
6     for generating, when the mobile station user is to make a purchase payment, a mode of

7 payment message based on the user profile and for sending the generated mode of payment  
8 message to the mobile station; and  
9 a mobile station application associated with the mobile station and  
10 comprising means for presenting, on the mobile station, user-selectable payment alternatives  
11 for the purchase payment to be made, and means for generating a response message based on  
12 user input in response to the presented payment alternatives.

1 8. A system in accordance with claim 7, further comprising means for  
2 defining the user-selectable payment alternatives to be presented on the mobile station from the  
3 mode of payment message.

4 9. A system in accordance with claim 7, further comprising means in the  
5 mode of payment message for defining a control code that identifies the network application.

6 10. A system in accordance with claim 7, wherein said network application  
7 further comprises means for processing the response message based on the user profile  
8 information.

9 11. A system in accordance with claim 7, wherein said network application  
10 further comprises means for requesting additional information from the mobile station by  
11 means of which a payment is to be effected.

1                   12.    A system in accordance with claim 7, where said network application  
2 further comprises means for activating a new payment program in response to receipt by the  
3 network application of the response message from the mobile station.  
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